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THE MULTIPLE LOSSES OF HOUSEWIVES WHO BECOME WIDOWED

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Abstract:

Housewives who become widowed suffer from the loss of two roles - that of wife and worker. Since housework is not traditionally considered employment, these women are not given equivalent financial or emotional support that one would give retirees. This paper will define housework as an occupational identity and will examine the social and financial similarities between the housewife who becomes widowed and the individual who is forced to retire from long term employment.

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Introduction

The purpose of this paper is to show that widowed housewives suffer from the loss of two roles - that of wife and worker. Since housework is not traditionally considered an occupation the widowed housewife is given none of the financial or emotional support that one would give retirees. This lack of support can make it impossible for the housewife to make a new life for herself.

I have divided this paper into four sections. Section one contains portraits of three widowed women that I have known throughout my life. They are classic examples of the re-adjustment problems of widowed housewives.

Section two and three are designed to show that housework is an occupational identity. Section two begins by establishing the various personal and social meanings to having an occupational identity besides earning money. Section three traces the history of housework and the various economic, social and emotional rewards that accompany it. Together, they establish that housewifery is an occupational identity like any other paid or unpaid work.

Section four looks at the economic and social situation of retired housewives. Their problems are similar to any worker who is involuntarily separated from their occupational role. They,

too, suffer from the loss of their primary function, but because their work is unapid, their value and importance as workers is ignored.

The appendix contains information on the social security and pension systems. It is there to provide a deeper understanding of how retirement plans work and what weaknesses exist within the plans. This supplements information touched upon in the main text.

My work and research on the topic of widowhood and mandatory retirement stems from my own fears about loss. I have discovered during the course of my studies the difficulty and pain many elderly people experience when they are forced to disengage from activities that were part of their lives for decades. I think about myself. How will I feel when I am told that I must give up my work role? How will I feel if I were a housewife and my spouse died and I found that I have no social status of my own? How will I feel if I discover that I don't know who I am without a work role?

I think about these things often. I remember losing my job a year ago and discovering that I didn't know what to do with myself. I would cringe whenever anyone asked me what I did. I found myself giving cute answers like, "I live my life," but never really believing it. I felt like a nobody. If I felt like that at 23, what does a 65 year old feel like? Are we that tied into a work role that without it we don't know who we are?

I have learned from this paper that when we allow our identity to be formed and shaped by a work role that we are dependent on something or someone outside ourself to give our lives meaning. The real tragedy of this dependency is clearly seen in elderly people. They are denied their main social identity through manditory retirement and given no new options for entering the world in a functional and worthwhile role.

Three Widows

All of my life there have been widowed women in my family who have somehow stood apart from the rest of us. I never understood why.

My Aunt Helene was 32 when her husband was murdered in his butcher store. He lived for six days, never regaining consciousness. During that time, my aunt refused to see him in the hospital although other relatives went into his room. She knew that he was going to die and wanted to remember him as she last saw him.

I was only eight years old at the time and my memory of the family's distress is still very clear. There were many relatives around whispering what a tragedy it was that Helene was left alone with three small children. Everyone cried a lot and I had a hard time understanding what was going on.

Helene had three children; the oldest was eight years old. Barbara and I huddled together in the corner at my aunts house for five nights when the rabbi came to conduct the services. Helene sobbed and all the visitors watched.

Helene and Don had been married for 10 years. They lived in a comfortable but modest house in a well established neighborhood.

They belonged to a swimming club, along with my parents and other aunts and uncle. The family was close and spent time together at both family and social functions.

Donald was infatuated with Helene. She was the center of his life. He constantly praised her and never found fault with her in any way. To him, she was the most beautiful woman in the world. He made sure that the family knew his feelings.

After Donald's death, my father took care of Helene's finances. My mother made sure that Helene did not spend too much time alone. Helene was invited to go to all social events that my parents attended. Eventually, Helene began going out on her own.

A year after Don's death, Helene went out on her first date. Although I do not know the details of the evening, it apparently did not go well. Helene never saw the man again.

Shortly after her first date, she was fixed up with a doctor who was in the midst of obtaining a divorce from his wife. Dr. Levine and Helene had a quick romance that led to their marriage a year later. Everyone in the family was relieved that Helene was remarrying. She had three children to raise and had no skills that would give her easy access into the job market. Her only desire was to be a housewife and mother, which is why she had ignored her opportunity to go to college.

Helene had always been down to earth. She was not concerned with appearances, or having the up-to-date clothings and furnishings for her house. She was easy to talk to and her nieces and nephews felt close enough to talk to her about their various problems.

Her marriage to Burt changed her. She and Burt socialized in more professional circles. They bought a house in a very prestigious neighborhood and joined an exclusive country club. Helene became more concerned with her appearance and dressed in ways that won the approval of her new social crowd. She and Burt began socializing with the family less and less. When the family was included in their parties, they did not feel as comfortable mingling with Helene's new set of friends.

Burt insisted that the house be run according to his wishes. And Helene obliged his very wish. The house was decorated to his tastes and only food was prepared that he liked. If he was not satisfied with his meal than he would get angry and insult Helene. This situation was constant and happened often even at family affairs. Never once did the family ever hear Burt praise Helene for anything. She always put up with it and never complained.

Burt had a bitter dislike for Helene's eldest son Charles, who was the focus of his anger. A family gathering never passed without Burt yelling at Charles for something he said or did.

It was always embarrassing to witness this. Helene, however, always sided with her husband. To date, the situation has not been resolved.

My aunt Bea had been married for 30 years when her husband Charlie died of a heart attack. His death affected me much more deeply than Donald's death four years earlier.

Charlie was the favorite Uncle. He and Bea owned and operated a successful shoe store in Annapolis. The family went to the store a few times a year and bought shoes for the coming season. Charlie would be sitting around the store when we arrived and Bea would be busy behind the register or waiting on customers. Charlie would tease us unmercifully about anything that he could dream up.

Bea and Charlie had two children. Both had grown up and started their own lives. Charlie loved his children and grandchildren and bought them gifts and lavished them with attention and teasing. Bea's presence never seemed as powerful as his.

After Charlie's death, Bea continued to run the shoe store and live in the same apartment that they had shared together. Pictures of him remain scattered on the walls of her apartment, although the memory of their life together remains painful.

Shortly after his death Bea began a frantic social life. She stayed with my parents a few nights in Baltimore, joining their bridge group and attending all the groups social gatherings. In Annapolis, she also joined social groups and tightly ran her business six days a week. Weekends were spent with her children and grandchildren, if there were no other pressing social engagements. Vacations were taken whenever any of her friends planned a trip. She did not wait to be asked, she just went.

Bea also loved to shop. She went to Georgetown, Baltimore, or Annapolis to find beautiful clothing, jewelry or toys for her children. Gifts were given to any niece or nephew that she liked. Her grandchildren received presents every time she visited until her son-in-law put a stop to it.

About two years ago, the family began to get annoyed with Bea's behavior. They were tired of having Bea go everywhere with them. Her children were tired of having her run their lives, buying them gifts and demanding attention every weekend. When they began to make plans without her, Bea became irritable and demanded more. She wanted them to go places with her or visit with her whenever she asked. No one, however, confronted her with their annoyance.

Bea has not had male companionship since her husband's death.

She has not met anyone and claims that she would not marry again even if she had the opportunity. Occasionally her son-in-law's widowed father escorts her to family affairs. Bea feels, however, that he is too dull.

Bea's temper flairs up often. Her son and daughter-in-law who also live in Annapolis get the brunt of it. At one point they were thinking about leaving Annapolis. Ann felt that she could not deal with her mother-in-law calling her to do errands two and three times a day.

About nine months ago, Bea decided to have her face lifted. The excitement of the event and the event itself calmed her down for a short time. She was feeling more beautiful and was pleased that she looked younger. However, her elation did not last.

Shortly after Bea's surgery, her daughter Ricky left her husband. Bea became enraged. She was angry at Ricky and felt humiliated that her daughter's marriage failed. She insisted that she would never accept any relationships Ricky would have in the future.

Bea focused all her attention on getting her daugher and son-in-law back together. She wrote her son-in-law letters telling him how much she loved him. She told him the things that Ricky was doing and told Ricky about her conversations with Norman.

Although, Ricky and Norman did get back together again it had nothing to do with Bea's involvement. In fact, contrary to what Bea believes, Ricky feels that her mother betrayed her.

About two months after Bea's cosmetic surgery, she became very ill from hepatitis. She was hospitalized for three weeks and then returned home for two months of bed rest. For the first time in seven years Bea was forced to stay home alone. Although she had many visitors, the duration of their stay could not keep Bea from her ultimate fear - that of being home alone. Bea again began making demands on her family to come see her regularly. On occasion Bea would call her daughter-in-law and demand that she come over immediately. It made no difference if Ann had already made plans. If she refused to come, Bea accused her of being inconsiderate and threatened to cut her out of her will.

Bea had been an avid painter and crocheter before her husband's death. The family encouraged her to continue to pursue these interests. Although she insisted that while recuperating she would take out her art materials, she never did.

Since Bea's recuperation she has not demanded as much attention from the family. She has developed a new social life in Annapolis. She has hired a manager for her shoe store so that

she only works part-time. The rest of her time is spent at the pool, playing bridge and taking trips with other widows. She does not demand as much attention since she developed many resource groups to fill her needs. She has also begun to paint again and is excited about her new activities. For the first time since her husband's death, Bea is beginning to have a life of her own.

My aunt Muriel was married to my father's brother, Leon, for about twenty years before he died. They had two teen-age children, Larry who was 18 and Eileen who was 15. They lived in a large house that they had built themselves in a wealthy suburb of Baltimore. Leon owned and operated a furniture store while Muriel looked after the house.

Leon's death was not sudden. He had cancer for about a year. The cancer was discovered in the form of a tumor on his leg. Although I do not know the details, Leon decided not to have his leg amputated but to travel to New York to pursue other forms of treatment. However, his cancer spread rapidly and he grew more ill and became ridden with pain. He died a year later.

Muriel reacted to the death as if she had no idea that Leon was dying. Her refusal to accept his disease began when Leon

himself refused the amputation necessary to prolong his life. No one in the immediate family expected him to die. They were hopeful that he would be saved.

Muriel and Leon were childhood sweethearts. She met her future husband when she was 15 years old. She never dated anyone else. She married at 18 and was content to be a housewife.

Leon was a promising young engineer. When he went to school and later the service Muriel waited for his return. When he finally came home, Muriel's family persuaded their son-in-law to give up his career and go into business. Leon started a furniture business with the encouragement of Muriel's family. His store became successful and he and Muriel had a house built for the family.

Their relationship was always of interest to the rest of us. Leon appeared to be the intelligent half; Muriel, the beautiful, uneducated wife. Leon took care of all financial and social tasks. Besides running the business he planned and prepared for their entertaining, wrote any letters or notes that were required during their relationship and took care of all details of their life. Muriel was always by his side, serving him. The family suspected that Leon was being suffocated with attention. However, he never complained.

Muriel's children grew up to be carbon copies of their parents. Eileen became like her father, intellectual and independent. She looked after her older brother, who, like his mother, appeared to be intellectually slow and very dependent on the family for all his emotional needs. He pursued no interests that took him away from his home. He had no friends and left the house only out of necessity.

When Leon died Muriel locked herself in Eileen's bedroom. When the family came to the house to sit shiva* for a week, Muriel did not come out of her room except to attend the funeral. The only people that she would see were her children and mother. She did not acknowledge her husband's family.

My parents went to Muriel's house for a year. Each time they came to visit she refused to see them. Finally they gave up. However, Muriel was still considered to be part of the family and was invited to all family functions. For eight years she never answered any invitation.

Since Leon's death, Muriel's mother and Larry have remained in the house with her. Muriel gave up her master bedroom to her

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* Shiva is the official mourning period for a Jewish family.

son and her mother lives in a small suite within the house. Muriel still sleeps in her daughters room on one of the twin beds. She has never again slept in the room that she shared with her husband.

Recently I went back to their house. Larry gave me a tour. Everything was as I remembered it, very little had changed. It is an architected upper middle class house with large cold spaces. There is a television in every room.

During the tour, Larry acted more like my uncle than my cousin. He showed me the house and talked about it as if he had built it. He did not refer to it as his parent's house; he referred to it as our house - meaning his and his mother's. He told me all about the house using the word we: we had it built, we like it, we did this, we did that. However, Larry was only 15 when the family had the house built. Yet he was acting as if the house had been his sole responsibility. What is peculiar about all this is that he is not his mother's husband although at every turn he said things that would have been the words of his father. He has become his father.

Evidence has been pointing to this conclusion for some time. About three years ago Muriel began attending family functions. Larry became her escort. Muriel and her mother began going out more, they'd be seen at a restaurant, a movie, or shopping and

always with Larry. Larry had no friends or relationships on his own. His mother has become the center of his life.

The feelings that I had from my visit indicated that the situation would not change. The past and present have merged. Nothing had changed except that the role of Leon is being played by Larry. Muriel caters to Larry and he appears to be content with the situation.

These three portraits illustrate what happens to many women who become widowed. Helene, Bea, and Muriel lost their primary role as housewife and without it they no longer felt important or needed. Consequently, Helene hurried to re-marry; Bea became aggressive and demanding; and, Muriel cut herself off from the outside world.

The loss of the wife role for these women is analogous to the loss of employment for paid workers. If we now examine the meaning of work and the problems that workers have when forced to retire we can develop some insight into what happens to housewives when they become widowed.

THE MEANING OF WORK

Work is traditionally defined as the exchange of labor for money or goods.* Work is the way in which man supports himself - his labor produces or buys his food, clothing and shelter. A worker is any person who sells his labor in exchange for these goods. His primary task is to direct his physical or intellectual capacities to produce or accomplish something that someone else will need and is willing to pay for.

In pre-industrial society, work was the center of family life. Each member of the family, both old and young, was responsible for some aspect of the family's economic life. Elder members who became too old for physical labor played a supervisory role by teaching the young their skills or trade. In return for this, the young members took care of their aging parents.

DeeDee Ahern speaks in Economics of Being a Women, about what it means to have work performed in the home. She states

> "The unit of production became the unit of kin relationships and life was not divided into what one does to earn a living and what one does with the rest of the time. The location of work did not mean the separation from family, life and the values relating to performance in work life and family life were not in conflict." 1/

* American College Dictionary, Random House 1975 Edition

The period between 1750 and 1850 is defined by Ann Oakley in Woman's Work as the time when the basic structure of industrialization was established. The events which occurred during this period are now referred to as the Industrial Revolution. This revolution involved the restructuring of work life and methods into new forms which yielded much higher productivity, efficiency and profits. Life and work based on "plough and pasture perished - and it's place stood a new order."[2/]

In the new order family life and work life became disconnected. Cottage industry and small farmers could not compete with the large factories to produce goods. The family members were forced to work for others. Factory towns emerged and families re-located in order to be near work.

Ahern argues that as work and family life became separate entities, the home became a place on consumption rather than a place of production. Elderly members of the household soon found that their skills were not useful in the outside market. For those who did factory work, the long hours and poor working conditions in the factory and constant changes in skilled and unskilled labor brought by technology made it difficult for them to keep up with the quickened pace and consequently made them more costly to employ. They produced less and were slower at learning new skills that the younger workers.

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* Jules Henry (Culture Against Man, p. 34) calls this process dynamic obsolesence. Constant changes brought by technology soon render old skills and product obsolete. Consequently the individual's labor becomes valueless.

The new work structure created a double bind for the worker and industrialist. Robert Smuts (Women and Work in America) claims that the removal of work from home life into the factories took away man's freedom to choose where he would work. In the early years of industrialization finding work was not a problem. Factories needed all the labor they could find - women, children, and elders were employed readily. As technology developed and waves of immigrants poured into the country the number of jobs diminished. Machines began doing more work more efficiently and immigrants did the work for less money.[3/] At the same time protective labor legislation established rules and regulations restricting the work of women and children.[4/] This resulted in the new role for the children as dependent which gradually led the women back into the home to do the child rearing. In this way, Oakley claims, women and children as the first workers to be phased out of the labor force.

Elder workers still presented a problem for which no resolution was found until the Depression of the thirties. In 1934, 18 1/2 million people were out of work.[5/] As jobs became available they were given to the young, more productive workers. The elderly were a burden on industry. Retirement was invented as a way of disposing of them.[6/]

The absence or denial of work can alter one's life. Work brings various rewards. One of them is money. Ahern and Bliss conclude that in industrial society money has come to mean much more than survival. Money establishes economic status, defines life style and is associated with having power.

Havighurst and Friedman in their studies of the meaning of work found that money did not represent the only reward man receives for his labor. Once man's basic needs are met he strives to achieve status and recognition.[7/] His recognition from others comes from his work role. Eisdorfer defines a work role as giving an "individual a socially accepted self concept and establishing a position in society allowing others to evaluate his status and role and providing a context within his social activity can be understood and interpreted."[8/] This role regulates economic, social and family life. It provides the individual with a reference group, it reinforces kinship obligations and expectations; and, it provides a shared frame of reference with respect to goals. In a larger sense, work is man's most durable link to others.[9/] It gives meaning to his life by allowing him to feel that his abilities are useful in the world outside the home.

Work dominates daily life. The social interactions and rituals which we partake as part of this work gives shape and continuity to our lives. These rituals can be very simple in nature, such as: getting up at a certain hour, eating breakfast, reading the paper, going to and from work, socializing with co-workers, attending meetings, evaluating and planning work tasks and socializing with office mates outside the place of business. These routines become incorporated into our lives over the course of thirty or forty years.

An occupational identity establishes a position in society. In many instances this identity is the main role played and dominates the individual's perception of himself. He becomes his work. He is a doctor, lawyer, engineer. His other roles as father, football coach, friend and husband are secondary and his perceptions of these sub-roles are shaped by his occupational identity. Deutscher, a psychoanalytical psychologist, has accumulated evidence of this in his practice. He found that three out of four of his patients came to him because they did not feel that their work brought them enough personal satisfaction. Deutscher developed a theory about work roles based on this experience:

> Involvement in meaningful work helps to establish and maintain adult form. It is not that one works when one is an adult - but that working, for an adult maintains his personality structure with it's capacity for intimacy, related needs, productivity and participation in community life and concerns. . . Work is social reality. . . Through his occupation man makes a bridge between his family and the outside world. And his work status shapes his actions as the head of the household within the family. 10/

The financial and emotional investment that one had in his job becomes evident when the individual is involuntarily retired. As this transition takes place the worker begins to experience many losses. Making money, being the primary function of work, becomes the basic issue in retirement. *

However, even when basic survival is not the issue in retirement, the retirees standard of living may drop from his loss of income. This in turn may precipate a loss of status in the community. A loss of societal status may lead to a lowering of self-esteem. **

Retirement brings a radical break into a man's life - he gets cut off from his past and has to adapt himself to a new status. The status does have some advantages such as leisure and fewer obligations, but it also has serious disadvantages.

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* See Appendix III

** Throughout his life, man comes to depend on his social environment as his main source of validation. If he starts perceiving that others view him as useless, than that opinion will influence how he feels about himself. 11/

It makes him poor and strips him of a functional role. Without a functional role, the retiree has a life of leisure. This presents another problem.

Leisure is not entirely acceptable in American culture as a legitimate way to spend one's time. Rose and Peterson, in Elderly and Their Social World, feel that work has generally been necessary in obtaining social permission for leisure. The retiree who does not work must find a way to justify his leisure activities which are appropriate in terms of cultural values. Here is where he gets caught. Since he is not working his time is not valued. Yet, if he does not do something - then he is subject to even harsher critism. 12/

In this trap, the retiree begins to feel bored and valueless. 13/ He feels less satisfied with his life and cannot find substitutes for the feeling of self worth that he had when he was employed. Depression and suicide rise steadily during this period. Suicide reaches its zenith in the eighth decade. 14/

In his many studies of retirement, Robert Atchley has concluded that when work is an important value than it will be difficult for the individual to give it up. These individuals that Atchley interviewed who were emotionally invested in their work had the most difficulty accepting retirement. For those who were not as emotionally invested, retirement may be a relief from tedious employment. However,

even in this case, there is a painful sense of loss of role and identity. For often, more important than the job itself, is the purpose and meaning which derives from the rituals that surround the job.[15/]

The job which has traditionally been available to women is that of housewife. Like other work roles, it has it's own rituals, ceremonies and benefits. The most important benefit is a sense of identity and function. The following chapter will explore specific similarities and differences between housework and paid employment.

FOOTNOTES

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CHAPTER III

WOMEN AS HOUSEWORKERS IN THE UNITED STATES

Women's role as housewife has changed dramatically since agrarian days. The industrial revolution brought with it changes in technology and methods of production that changed the patterns of work and home life that were established in agricultural society.

Women in Agricultural Society

Housework in agricultural society was different than housework as we know it today. At that time, family and work life were combined. The woman of the house was a visible and economically productive worker. Her contribution to the economic stability of the family was equal to that of her husband. She was responsible for the care of the home, clothing and feeding the family, care of the animals, gardening, canning, weaving, and taking in boarders. These farm wives were respected and important workers. Their skills, called housecraft[1/] were a legitimate profession. The woman in this role was the guardian of the family resources. She also produced and sold goods and services to generate capital to help buy the farm supplies.

Women had a second economic function - that of child producer. In the days when the family was a consolidated producing unit children were an asset. Daughters and sons were apprenticed to their parents. In this way, children could be parented as the family worked. The child was taught a skill or trade and

contributed to the family income. As the parents got old, the children became the primary breadwinners. The parents willingly receded into the background (in advisory roles) and allowed their children to support them.

Woman's work in the cities and towns was somewhat different then their counterparts on the farm. The city family earned money by producing goods for the marketplace, working in factories, and operating small businesses. The men were the primary breadwinners and performed the highly skilled trades. The women had a supportive role - they processed the raw materials and did the finish work.

The woman always played this supportive role within the family. The only exception occured at the death of her husband when she took over the family business. This was her only way to become the head of production. In any case, the woman was a valued and important worker whether she was in a primary or supportive role. Her productivity was essential for the family's economic well being.

Women During the Industrial Revolution:

The introduction of machinery and factories forced families to work outside their home. The home gradually lost its function of housing production and grew to be a place of consumption.

Women and children, who were important in earning money for the family, were weaned away from their productive role.

At first, Oakley points out, women workers benefited by the new technology which increased their productivity. In the textile industry, for example, a machine called the Spinning Jenny multiplied the number of spindles that could be used by women who made thread. The early models were small, enabling women to house these Jenny's in their homes. Middle men distributed the raw materials and paid wages to the housewives. Then they picked up the finished product and marketed the thread. 2/

Although these women were working for wages instead of as independent business women, their services were in demand, machines increased their productivity, and they were able to demand high wages. As their production increased, the demand for raw materials grew. In turn - other housewives, involved in the preparation of the raw materials for spinning, benefited from this increased productivity.

However, women prospered for only a short time. Gradually they lost control of the work process. The merchants who employed them found that the factory system was more efficient than the putting-out system. The factories eliminated the

complexities of distributing and collecting supplies and allowed more control of the workers productivity. The spinning Jenny which increased productivity at home were built larger and more efficient in its new factory home. Women, needing to have income had no choice but to take their children and follow the machine to the factory. They were given minimum wages and worked maximum hours.[3/]

Machinery deprived women of their once useful skills. The work that they did in the factory became unskilled, consequently, bringing low wages. Women who were frustrated with the situation were helpless to change it. They were not in the position to strike or quit. There were many immigrants coming into the country who were desperate for work. They were willing to accept the low wages out of necessity.

Women became stuck in a vicious cycle. Their work became unskilled. They were dependent on the factory. They couldn't move up and they had no options for other employment. Their work lost the personal & economic meaning that it once had for them in the home.

The productivity of craftswomen and businesswomen in the city began to decline. These women, who were once prosperous, had difficulty competing with large businesses. Their only

alternatives were to expand or sell out. Usually they sold out or went bankrupt. Expanding meant acquiring vast amounts of capital. This became difficult because, as Martha Blaxall sees it, women workers were a threat to the men who were seeking employment.[4/] Women were denied membership in guilds and eventually denied apprenticeships in most organizations. This process robbed them of their jobs and kept them from acquiring new skills.

New factory laws also had an effect on women's work.[5/] Child labor laws restricted children's work in the factory in order to protect them from abuse. With children returning home, the family had to deal with the dependency of their offspring. The decision was clear. The men who earned higher wages remained in the labor force. The women returned home to care for the children. The family as a consolidated working unit collapsed.

Women with no children did not have to give up their jobs to be mothers at home. Along with child labor laws, however, came regulations on women as workers. It was claimed that the work would destroy their health and keep them away from their natural domain - the home. This belief became the focus of factory reform.[6/] Women's work began to be restricted. As the

new laws were enforced women lost their upward mobility in the factories and businesses. They too returned home to an economically unproductive role.

Women's role in Industrial Society

The 20th century has given birth to a new role for women as housewives. Their roles, status and chores are radically different than a century ago. They no longer reap the social and financial benefits once accorded to housewives. Ahern sums up the situation by saying "Women were left in charge of an institution (the home) that no longer served a clear and valued economic purpose. All those associated with it - mainly the women, lost power and status."[7/]

New household management based on consumption of goods became the central function of housewives. The independent household became a depend one. Children became primarily dependent on their mother for love and support; the mother became dependent on the father for financial support; the father became dependent on business and government for a job; and, the parents became dependent on their children and the government to support them in old age.

The differentiation of the family from the economy led to this new division of roles. There was generally one breadwinner - the male. Women are unemployed. They are encouraged

to stay in that role - unless there is a shortage of labor as in war time.[8/]

Motherhood has become a new role for housewives. Blood and Wolfe in Husbands and Wives conclude that mothering today is based on a belief that childhood is the most critical time in the formation of the adult character.[9/] Women are responsible for raising future generations. Not only do the children need their mothers, mothers need their children to fulfill their natural roles. Motherhood becomes so demanding that it leaves no time for women to pursue a career outside the home. Motherhood means learning developmental theory, reading the experts and devoting vasts amount of time and energy to the growing child. A mother must be patient, coping and put the child's welfare above her own.

Household management, and consumption can become strenous and time consuming. A Bryn Mawr study made after World War II showed that urban wives spent more time doing housework than farm wives who still were involved in productive work at home. Farm wives spent an average of 60.55 hours a week on housework and urban wives spent approximately 80.57 hours a week doing chores around the house. [10/] This study reveals a painful new aspect of homemaking. It is what Maxine Margolis calls the "make work syndrome". The housewife with nothing to do is urged to

develop higher and higher standards to measure her domestic ability. She doesn't need to can or sew or make egg money for the family so she spends her time cleaning the house. Her new work is not readily apparent to the outside world or permanently visible. So she cleans and re-cleans, she gets her laundry whiter then whiter, and her kitchen floor clean enough for a baby to crawl on.

Homemaking is important work in one sense and meaningless in another. The work is different than labor market work and therefore regarded as unproductive in traditional terms. For example: Even when translating women's work as wives and mothers into dollar signs her value is estimated quite low. Researchers at the Social Secuirty Administration produced figures to place the American housewife's average economic value (using 1972 data) at $4,705. This figure drops to $3,618 after the age of 55 and declines as the woman grows older. To reach these figures, a market-cost method was used, which applies the going wage for such jobs as babysitter or cook to the hours these services are performed.[11/]

Economists, as Galbrieth points out, have refused to measure the real value of homemaking. It is not surprising that their estimates are low. The Task Force on Older Women believes that the market value of such jobs as housecleaning and babysitting are low because homemaking is unpaid. The figures do not take in to account the overtime that housewives put in. Their work does not end at five o'clock or on holidays, and they receive no fringe benefits.12/ Also ignored is the housewife's role as nurturer. Janeway calls this role the "manager of emotions."13/ It is the housewife who provides the love, care and support for the family members. The emotional needs of a family change profoundly as the children grow.

The fact is that housewives are useful to the economy. Galbrieth, in Ms. Magazine explains:

> "The housewife's job as user and manager of domestic affairs makes indefinitely increasing consumption possible. Keeping the woman at home serves the needs of American business and industry." 14/

The housewife does not receive any social rewards for her work. Her own money, which is society's way of assigning importance to an individual's skill is absent from her life. Galbrieth, again points out the inequities of this situation:

> "The value of the services of housewives has been calculated at roughly one-fourth of the total Gross National Product. However, the labor of women to facilitate consumption is not valued in the national income or product. The maid or houseworker is counted in the Gross National Product but if the maid should marry her employer it is not counted." 14/

Housework is different than labor market work because there is no pay, it is fragmented, lacks universal standards of achievement, job descriptions, unions and upward mobility. Home labor reduces responsibility when performed well while the labor market measures success by increase in responsibility. These differences create problems of prestige and achievement. Yet, society encourages women to assume the role of housewife and mother. This encouragement, as Friedan points out, is heavily emphasized in many ways. The role is supported through T.V., advertising, magazines, fashions and toys and dolls which teach the maternal/housewife role.[14a/]

Despite these problems, a majority of American women still choose to keep their jobs in the home. In Ann Oakley's study done in 1975, she found that most housewives who disliked their roles felt that it was their responsibility to remain housewives. They believed that the job was important despite its disadvantages.[15/] They saw themselves as developing skills relating to feelings and temporary aesthetic effects. Their vicarious relationship to the world had its advantages - they felt good about caring and receiving love from their family.

However, many women are aware that their work is not socially recognized. Organizations like the Martha Movement are developing, composed of housewives who believe that their status and recognition

must be changed. This organization takes the position that women are encouraged to be homemakers and then punished for making that choice. Housework is an occupation that needs to be supported financially and socially. At present this is not happening.

Unfortunately, many women are not yet aware of their true status in society. They assume the role of housewife/consumer and spend their time and energy providng a comfortable environment for their family. They do not realize that the myth of housewifery is different than the reality. These women may not discover their economic and social valuelessness until they become widowed. It is only then they find that society refuses to acknowledge the importance of their services.

The housewife who becomes widowed will be faced with multiple losses. She no longer has a husband or a client for her services. She has no pension or retirement money in her own name. Her daily rituals and her self concept are dramatically altered. The following chapter will examine what happens to these housewives when they are forced into retirement by the death of their spouse.

FOOTNOTES

1. Ahern and Bliss p. 12

2. Oakley, p. 35

3. Janeway, Elizabeth Man's World, Woman's Place, Delta 1971 p. 56

4. Blaxall, Martha Women and the Workplace University of Chicago Press, 1976, p. 201

5. Oakley, p.77.

6. Smuts, p. 54.

7. Ahern and Bliss, p. 30.

8. Smuts, p. 99.

9. Blood, Robert and Wolfe, Donald, Husband and Wives, Fress Press, New York, p. 107.

10. Friedan, Betty The Feminine Mystique Dell Book, 1973, p. 166.

11. Sommer, Tish Task Force on Older Women - Newsletter, March 1965 p. 3.

12. Ibid

13. Janeway, p. 71.

14. Margolis, Maxine, "The Way We Live Now", Ms. Magazine June 1976.

15. Ahern p. 3.

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Section II

According to the Bureau of Census there were 6.5 million elderly widows residing in U.S. households in March 1975. These widows constitute nearly one third (31 percent) of all persons 65 years and older and one half of all elderly women. A majority of these women were housewives.[1/]

Dr. Phylis Silverman at Harvard University has studied the problems associated with widowhood. Assessing the impact of widowhood, she and others point out that widowhood is a difficult period in our culture because there is no clearly defined positive role and no expected behavior patterns for widows. Thus, the widow is alone and receives no support from society.[2/] This chapter will examine the lack of emotional and financial support for the widowed housewife.

Widowhood can be viewed as that social category which every married person will enter when one of the couple dies first. The housewife who becomes widowed finds that she is faced with loss of both her wife role and her work role. Widowhood thrusts her into a roleless position in society and creates no new roles which she can easily assume. This situation creates enormous emotional, financial and social stresses.

Holmes and Rahe have proposed a quantitative method for rating the level of stress experienced by individuals who suffer traumatic life changes. Their system is called the Social Readjustment Rating Scale.[3] On this scale, death of a spouse is considered to be the most stressful experience and is assigned a value of 100 points. Dr. Holmes suggests that an accumulation of 200 or more stress points in 12 month period may be more than a person can withstand, making the individual vulnerable to illness, mental and physical. A widow generally accumulates well over 200 points. She begins with a 100 and adds points if she has a mortagage over $10,000 , if she must change her living arrangements, if her social life changes, if her sleeping and eating habits change, and if she suffers from a change in financial status.

Legally a woman becomes a widow at the death of her spouse, however, the legal fact does not always coincide with a social, emotional, and financial acceptance of the new role. The widowed housewife finds herself with grown children, no husband, and a household which no longer has a client. It takes her months, maybe years, to accept the new situation. Helen Lopata, cites in her study Widows in an American City, that women who enter marriage rarely do so with the expectation of having to phase out their role as wife and worker through widowhood.[4/]

Lopata also concludes that what happens to a woman when her husband dies depends on how important her role as wife and housewife were to her. If her identity was largely focused on this role then adjustment will be extremely difficult. The significance of the identity change is first evident when the woman changes her name. Once assuming a new name - she immediately takes on a new life. The name symbolizes her new role. Miss Smith becomes Mrs. Jones, wife of Mr. Jones.

Mrs. Jones spends time taking care of Mr. Jones and the children. Her life and work are bound to the family's needs. In many cases her identity becomes fused with that of her husband. Lily Pincus writes, in Death and the Family, that identification with the spouse is one of the most complex marital interactions. In the case of the housewife, her self worth is

based on her husband's need for her. Her desires to be important in the world are taken care of by her husband's status. If his social status is high, then she automatically gets to share it. When he dies, this strong identification with the lost partner makes it difficult for the wife to accept the loss. She needs him too much. The elderly woman especially finds the loss an insurmountable threat to her identity. In old age her dependent needs are more pronounced. This makes the loss unbearable.[5/]

The losses that the widow experiences are more than losing her life long companion. The death of her husband means the termination of his income. The loss of income precipatates a drop in standard of living. Perhaps she will be forced to sell the house she and her husband lived in for years, or be forced to ask her children for help. This can be a humiliating experience. American culture values independence and self reliance. Asking for help becomes a sign of failure.

The losses continue. An elderly widow will have rising medical costs. Who will pay? An elderly widow will have difficulty getting her medical and life insurance. Her husband's employment will no longer cover her. Insurance premiums for women is high, since she lives longer and the probability of her having chronic illnesses is increased. Who will pay for this?

If she is one of the lucky widows whose husband had accumulated money and property and had planned his estate and financing to provide for her after his death, she may be protected from the failure of social policy to provide for her and other elderly widows.

It takes some time for the widow to understand the social losses that she is faced with. At first, she is preoccupied with the immediate shock of personal loss. There are the funeral arrangements to deal with. During this time she is surrounded by family and friends whose presence keeps her from experiencing the full force of her altered life. During this time she is in shock.[6/] She is numb. She appears calm and able to cope with the situation. She is still her husband's wife and continues to act in that capacity. She plans the funeral according to her husband's desires and behaves in ways that are true to their life together. She does not think of herself as a widow or wish to be thought of as a widow.[6/]

During this initial period of shock the real anguish and grief has not started. The shock shields her from the reality of the situation. When the numbness wears off as the family and friends go home, she begins to experience the finality of the loss.

The period of realization is called recoil.[7/] Her defenses snap and she begins to understand that her life is changed in many

complex ways. It is during this time that her grieving begins and she experiences many feelings. She may be angry and hostile or depressed and guilt ridden. Her world has changed and any reaction that she expresses is not surprising. It is a normal part of grieving.

The woman whose entire sense of self was invested in being a wife and mother must somehow begin her new life. Unlike working wives, who must have a good part of their identity invested in other roles, the housewife has to start from scratch. It is not easy. One woman writes:

> "The funeral was over and suddenly I was all alone; no one to shop for, no one to talk to. The loneliness was so awful I thought I would go out of my mind." 8/

The widow is in some ways a cursed person. Mrs. Jones is still Mrs. Jones but to the world she is different. She is no longer a wife - she's a widow. In a society which avoids death, a widow is an unpleasant reminder that death is here.9/

Regardless of how the widow is viewed by others, she must take responsibility for putting her life back together. The widow is going to get little support from society. Since she is a reminder of death, people will shy away from her. If she grieves too long, she becomes a drain on her friends. She does not adjust as fast as others want her to. Yet if she starts a life too soon after her husband's death, she is not

being true to his memory. There seems to be nothing that a widow can do without people judging her.

The widow must learn to find new ways of getting her needs met. Maslow, in his Hierarchy of Needs chart, reproduced in in the Widows Manual,[10] proposed a hypothesis which is a sequence of steps that suggests that an individual directs his/her energy toward the satisfaction of five needs. The steps begin with physical needs of health and continue with the following categories: safety and security, belonging and being loved, status and recognition, and self actualization. Maslow suggests that as each need is met the individual will try to fulfill the next one that is listed on the chart.

The trauma of widowhood is so disruptive that a woman must begin to re-establish herself in even the most primitive ways. Maslow's chart provides a convenient sequence of events describing the progressive development of a person's potential. The chart is often used as a tool when working with widowed persons to help them understand and identify the many levels of their needs. It is used for the same purpose in this paper. Each stage will be discussed as they apply to the particular problems of a widowed woman as she trys to integrate and heal the wound that has just occurred. Each emotional need of the widowed will be examined in a social context to show how society keeps the widowed woman from fulfilling her psychological and social needs.

Physiological Needs

The physiological state of the widow is temporarily altered by her grief. The Handbook of Widowhood Adjustment outlines many physical symptoms often experienced during grieving. These include: weight loss, chest pains, tightness of the throat, choking, general weakness or even any symptom the deceased has suffered prior to death. These sensations come in waves or may persist constantly. Persistant symptoms may warrent medical attention.[11/] The widow is usually encouraged during this time to take tranquilizers to alleviate the painful symptoms of her grief. This is usually the first indication that those around her do not want to deal with her display of emotions. Lewis, in Three Out of Four Wives, strongly discourages this practice. He claims that the grieving process must be allowed to proceed through its painful stages in order for the widow to achieve a healthy resolution of her loss.[12/]

Safety and Security

The next stage in Maslow's chart is safety and security. This means that the widow needs to be financially secure in order to be emotionally secure. How is the widow going to pay her mortgage, her food, and other expenses?

The years that a woman spent as a housewife are financially meaningless when her husband dies. She is retired without any benefits in her own name. Her dependency on her husband lingers on. It is his earnings that provide retirement income for her, and the income that she will receive from this is not necessarily equivalent to the benefits he was entitled to if he had survived. This is her first lesson that her social and economic status as an individual woman-housewife is much lower than it had been when she was a wife. Data shows that the average yearly income for these women is $2,700.[13/] Low economic status warrants low retirement income.

The widow will have many financial obligations such as medical bills, morgage or rent, food, clothing, transportation, household expenses. However, her first financial obligation is to bury her husband. If her husband was eligible for Social Security, then she is entitled to approximately $300 of burial money. The average cost of a funeral is $1,500.[14/]

A widow is entitled to 100% of her husband's Social Security benefits. Prior to 1972, she received only 82 1/2%. Although the increase was needed, it does not amount to much. For example, in 1972, the average payment to a widow was $138 a month. In 1973 with the 12% increase, the average income was $156, only 18 dollars more. [15/]

The widow must be at least 50 years old or have dependent children at home to receive benefits. When her children reach adulthood she may be ineligible for benefits.

For example, if she is 55 years old when her children leave home, her benefits are cut off for five years. At age 60, she can collect only 71.5 percent of the benefits. She must wait until age 65 to receive the entirety. One women wrote to the Widowed Persons Service at the American Association of Retired Persons,* describing this problem:

> "I am 56 years old. My husband died 4 months ago. The Social Security office tells me that I have to wait 4 years to receive money. There is no pension money either. I have never worked before, and am not in good health. I don't know what to do."

Working to supplement social security may not be a viable solution. The widow is not allowed to work her way out of poverty without jeopardizing her Social Security. If she finds work, her benefits will be reduced. A portion of benefits is withheld which is equal to half of whatever is earned between $1,680 and $2,880, and all earnings in excess of $2,880. For example, if a widow earns $3,000 - she will lose $600 (half of the difference between $2,880 and $1,680) plus $120 (all of the amount over $2,880). Anyone earning $5,000 or more will lose all benefits. Taxes must be paid on all earned income even though the worker is losing social security income. Unearned income, such as rent, stocks and bonds are not included in the retirement

* The Widowed Persons Service at the American Association of Retired Persons organizes widow self help groups, and advises widowed persons on housing, finances, and personal matters.

test for any individual. This gives those who are wealthier advantages over those who have no assets and need to work.

The widow who remarries after reaching the age of sixty is also disenfranchised. She qualifies for only one half of the benefits. Regardless of how good a homemaker she was or how large her husband's contribution was to Social Security she will lose at least part of her benefits. Her loss could be as much as $100 a month. She is legally penalized for making a new life.[16/]

Pension plans are another primary source of retirement income. Widows are often disappointed when they discover that their husband's pension benefits either offer nothing or very little for the widows. The lack of survivor benefits was discovered by the Bureau of Labor Statistics in 1968. They surveyed a hundred private pension systems and found that only 44 had automatic survivor benefits and the few who boasted about their widow's provisions were actually providing very little.

One of the common types of automatic survivor's benefits that companies use is the lump sum settlement. At the time of the survey settlements were as low as $1,000 and almost never more than $5,000. These settlements were paid to the widow no matter how many years her husband had paid premiums.

A more liberal practice gives the widow monthly payments for periods extending anywhere from six months to five years after her husband's death. After that they stop no matter what

the circumstances of her life might be.[17/]

In many plans that have provisions for survivors, the policy holder must make out an application in advance of his retirement. There is no automatic notification and the policy holder must inquire on his own. If the husband wishes to exercise this option, the pension plan might still have requirements that may in the long run deprive the widow of her money. For example, some plans will only pay a widow if her husband was still on the job at the time of his death. Conversely, others will only pay if he had been retired at the time of his death.

The widow often gets cheated. The money that she and her husband thought belonged to her may, in fact, never reach her hands. Lewis illustrates how pension funds work to the advantage of the company rather than the surviving spouse.

> "Suppose $1,000 a year is paid into the pension plan for a return of $100 a month when the pensioner reaches sixty five. If he agrees to take the survivors option then he gives up $25 a month of that sum so that his wife will get $40 a month should anything happen to him. What this really means is that $750 of the annual $1,000 is being paid for him and $250 for her. Her $40 a month is a return on that $250 plus the normal amount of interest offered by plans (which is usually less then interest given by a savings bond)". [18/]

As far as the pension system is concerned she was not an equal partner in her marriage.

The 1974 Pension Reform Act made some changes toward the treatment of widows. However, the Act does not guarantee benefits to all widows - it does not help widows whose spouses are already deceased or retired before enactment date, or widows whose spouses did not sign the survivor option.

Although the plan requires that the survivor annuity be one half of the pension benefit, there is a catch. The deception is in the wording. One half annuity upon retirement for the survivor actually means that the spouse must be alive at the time of retirement. If he dies prior to retirement, the widow receives no pension.[19/] The second deception is the survivor annuity must be one half of the original benefit. This is not necessarily so. The survivor option means that the husband must settle for a lower benefit. For example, a worker retires at age of sixty five entitled to a benefit of $150 a month. His spouse is also sixty five. Ahern points out that because the worker's spouse will receive the survivor annuity, the worker must receive a reduced benefit of $120. (If the spouse is considerably younger, the benefit may be reduced further.) The spouse could receive only $60 of the original $150.

Even with the new reform, widows cannot depend on pension benefits. The 50 percent that she may receive will probably come no where near providing for her real financial needs. The pension reform still does not require all employers to offer plans and does not guarantee that each worker will receive his pension. Only workers that have satisfied plan requirements which are often confusing are assured of their money. And the law does not deal with the adequacy of the plans, which means that the widow cannot count on receiving adequate provisions. Even adding her Social Security benefits she is still often left with resources way below her needs. To date, there is no social policy which will protect elderly widows from poverty. Lynn Cain in her book Widow describes her feelings about this problem:

> "After Martin died, I used to wake up with my teeth clenched thinking, You son of a bitch! You really screwed me. . . You didn't love us enough to provide enough for our future. And now we're all alone. No husband. No father. No money." 20/

The woman who needs more money may find that employment is a necessity. Employment for older women is not easy to find. Today's widow is generally unskilled. If she held a job prior to having children then she hasn't worked for 20 or more years. Why would employers hire her when there are younger more educated women vying for the same job. A fifty or sixty year old woman is not considered a top candidate.

The 1974 Pension Reform has made it more difficult for older women to work. The new vesting laws * require that any employee who is 45 years or older automatically receive 50 percent vesting. A younger employee does not have to be 50 percent vested until she's worked for the company for 10 years. Therefore, hiring the older woman is more costly to the employer.

Being Loved and Belonging

The widow needs to find a way to satisfy being loved and belonging. She looks to her friends for support. It isn't always there. The widow will undoubtedly find that many of her family an social relationships are dramatically altered by the death of her husband. These are the people who knew her as a wife. They related to two people, her and her husband. When a mate dies, much of the structure of those relationships is gone. As the widow trys to find new social roles, old affiliations do not always work. She discovers that her identity was so tangled up with that of her husbands that,without him, old friendships are unfamiliar and unsatisfying.

Most couples have couples as friends. Those couples engage in activities that assume a husband and wife. If the widow is invited to old gatherings of five or six couples, she has to re-define her role. She may not feel as free to compete for the

* See appendix II for detail discussion of vesting.

attention of her men friends as when she was a wife. She may not dance or be alone with them very much because her husband's death has made her potentially a sexual free agent and this requires a re-evaluation of all her social connections. The widow finds that she is disruptive to the structure of the group.

After a while a widow is not invited very often to dinner parties. Evening socializing becomes generally absent. It is a shock to find out that her husband carried much of the burden of socializing. He generally had the contacts in the outer world. Her friends don't know who she is. Mrs. Jones, wife of Mr. Jones, housewife and mother has become an obsolete identity.

Starting new relationships is a difficult thing. The older widow generally does not have social mobility or previous work contacts to rely on. She is on her own. She can ask friends if they know a single man, and she can get involved in singles groups and widows groups. It is unlikely, however, that she will ever remarry if she is over 55 years old.

The opportunity for elderly widows to remarry is limited. Elderly females who are eligible for marriage outnumber eligible males by a ratio of 4 to 1.[21/] In addition, males who marry after the age of 65 tend to marry women from younger age groups. Data from 1974 show that the number of men 65 years and over who married during that year was twice as high as the number of elderly

brides.[22/]

The elderly widow is generally quite isolated. If she was already in her 60's when her spouse died then her social situation will be different than that of the middle aged widow. Many of her friends may also be deceased. She may be in ill health and may not have enough money to pursue social activities. Most likely she lives alone.

Much has been written about the decline of the extended family and the resulting increase in households maintained by people living alone. Many reasons have been cited for this; change in living pattern, primarily the nations affluence, greater mobility due to automobiles, educational and employment opportunities, and urbanization. Whatever the reasons, the fact remains that elderly married couples are alone. The death of the elderly woman's spouse thus leaves her alone. About 62 percent of elderly widows were living alone in 1974.[23/]

Status and Recognition

The next developmental stage in a widow's development towards full recovery from her traumatic experience concerns her status and recognition by society. She wants to feel that she has an important role within her society. All the evidence thus far indicates that she is accorded very low status, making it difficult for her to satisfy this need. Her retirement is low, her chances of reentering the job market are poor, her once active

social life becomes unsatisfying, and her life becomes more and more empty.

In some cultures, Dr. Silverman points out, the role of widow is clearly defined. The widow is expected to mourn for the remainder of her life. This may not be an ideal solution but at least she knows what is expected of her and never has to give up her attachment to her deceased husband. In sharp contrast to this, Silverman goes on to say, in the United States a person's mourning is supposed to be short and to end before the new widow even understands how this new role will effect her life. The wife who becomes widowed takes on a new role that has no real value. She has no guidelines as to how to act and what is expected of her. This makes it unclear to the widow how to play her new role. 24/

Dr. Lopata describes the situation:

> "The rights a woman receives in marriage, and most of her duties in this role in our society, cease upon the death of her husband. She lacks a social group which automatically undertakes the duties for her husband performed in the past, but she is not bound to any group just because of her past marriage. Generally, the marriage is considered ended in widowhood, and the widow must find new ways of solving problems created by the absence of her husband. 25/

Self Actualization

The widow must find a way to come to terms with what has happened to her. The lack of support from her friends, the lack of employment opportunities, the inadequate pension and social security benefits, the social stigma surrounding death, all seem to tell her that she is not a valued individual. All these obstacles that are in her way must be accepted and dealt with. This is not easy and many women never re-enter the world as a single woman. They remain in the nebulous role of widow the remainder of their lives.

Many women, however, reach the point where they can integrate the experiences and step out of her widowhood role and re-enter the world as a whole and functioning woman. This only happens, as Lewis points out, "when the woman becomes militant in her demands that society help her, for society's treatment of her is as responsible for her, as the disease that killed her husband."[26/]

The laws, reactions of friends, and the death of her husband all conspire to rob the widow of her sense of personal worth. She gets locked in isolation, penalized for losing her spouse, penalized for trying to make a new life. This situation that she finds herself in keeps telling her that she is nothing without her husband. Unless the widow demands more, she has no future. Her future happens only if she creates one. The condition of widowhood that began when her husband died, ends when she realizes that she is a complete human being.

FOOTNOTES

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Conclusion

It has been pointed out that work means more than making money. Work dominates daily life. It provides the individual with a socially accepted self concept, a feeling of being important and needed, and it regulates family and social life. Work is man's link to the outside world.

The absence or denial or work dramatically alters an individual's life. He gets cut off from his past and has to adapt to a new status which brings little rewards.

The retiree is faced with a life of leisure. Leisure is not acceptable in American culture as a legitimate way to spend one's time. Consequently, the retiree finds himself in a double bind. Since he is not working, he is not valued. Yet if he does participate in some activity than he is subject to very harsh criticism.

It has been pointed out that although housework is not traditionally considered employment, housework fulfills the same needs for housewives as other work roles provides paid employees. It provides social identity, daily rituals, a functional role and economic contributions. The woman who becomes a housewife develops strong emotional and financial ties to her work role.

When a housewife becomes widowed she experiences multiple losses. She looses her spouse and at the same time looses her work role. She is thrust into retirement.

Losing a spouse means re-adjusting your emotional life. When a woman is newly widowed all she realizes is her emotional loss. She no longer has a companion, a lover, someone to share day to day intimacies with, a best friend. Later, she realizes that she has no one who takes care of her. Being a housewife without a client/husband makes her as jobless as anyone unemployed or retired. There is no one to validate her work.

In addition to this change, the widow discovers that the attitudes of friends and acquaintances have changed. Being a widow means that you are a fifth wheel; it means that you are a reminder of death; it means that you do not have a life in the present. The label of widow implies that the woman is not single, is not in the world in her own right. She is no longer wife of Mr. Jones; she is now his widow.

Many women are unprepared to deal with these multiple losses that accompany widowhood. They are given little emotional, social and financial support by those around them. It takes a long time to recover from the experience and many women never do. The widows discussed in chapter one are examples of this. Helene, Bea and Muriel dealt with their losses in different ways. Helene remarried the first man who was available and quickly resumed her housewife role. Bea developed an intense social and business life which left her no time to stay at home. Muriel barricaded herself in her home with her son and mother and has continued to grieve 15 years after her husband's death.

Helene and Bea found ways to re-enter the world but both women have perhaps paid a price. Helen's personality changed in ways that alienated people who had been close to her. She became submissive to her husband's demands and has had to learn to live without praise and validation from him.

Bea became obsessive about her social life and consequently made many demands on her family and friends. She avoided staying home to escape feeling her loneliness. The whirl of social activities did not satisfy her need for fulfilling relationships, and her face lift did not make her into a new person. It wasn't until her long illness and the necessity to slow her life down that Bea was able to re-assess her needs. She is beginning to develop a life for herself - but it has taken 10 years.

Muriel is the extreme example of someone who invested her identity into one role. Without her husband, she sees no place for herself in the world. Consequently, she has made her home her world and molded her son into the image of her deceased husband. Neither of them have a very fulfilling life.

Muriel, Helene and Bea were more fortunate then many widowed women. They were not in financial difficulty. Each of their husband's left them a lucrative business. Many women are left with no money. Many women do not have job skills and many are unemployable. Many are older women who have little opportunity to remarry. These women are not only concerned with finding social satisfaction, they are concerned with survival.

The housewife many eventually have to relinguish her primary role. Widowhood, unlike manditory retirement, cannot be eliminated . It is therefore essential that women who choose to become housewives do not make the choice blindly.

Housework is not valued. The housewife only has the illusion of well being and status because her husband provides it. If he should die, the widowed housewife will find that there is no room for her in society. It is therefore essential that she begin to develop a self concept that is larger and stronger than her housewife role. She must value herself and fight publicly to assure that she will not be disenfranchized if her husband dies.

Those in the helping professions need to understand more clearly the double losses that widowed housewives experience. The widow needs more support and assistance in moving from wife/worker to widow/retiree. Retirement counseling in conjunction with grief counseling will help the widow better understand and assimilate her losses.

The grief that accompanies widowhood and retirement can not be eliminated. However, by educating ourselves to the societal and financial difficulties that accompany these changes, we can perhaps make these difficult transitions less traumatic. Each person needs to develop an identity that is not solely linked to his work role. Each person, especially married women, must recognize that there is a good possibility that they will become widowed in later life. Although this awareness may seem painful, in the long run it can make the inevitable changes in life less devastating.

Appendix I

The Federal Old-Age Pension Program - Social Security.

Principles and Requirements

In 1934, President Roosevelt appointed a Committee of Economic Security to review the unemployment situation created by the depression. From their recommendations, the idea of Social Security emerged and was enacted in 1935.

The Social Security that President Roosevelt and Congress accepted had a number of principles built into it.

First, Social Security is based on an insurance principle.[1/] This means that retirement preparation costs are geared to the average life expectancy. The excess payments of the individual who dies early will go to the individual who lives beyond the average. In order for this principle to work, large numbers of people are needed to draw mortality statistics. For this reason, the second principle is that Social Security is compulsory. Third, Social Security is set up as an earnings related system rather than a system that pays a flat rate. One's benefit is determined by his or her average monthly income below sixteen thousand one hundred dollars.[2/] Fourth, Social Secuirty benefits were to be a matter of right. There was no means test set up to determine the need of the individuals. Workers earned benefits through participation in and contributions to the program. The system would be self supporting through these contributions and matching contributions by the employer. Fifth, social adequacy was to be taken into account in the determination of benefits. A set

of weighted benefits was established to favor the lower wage earner. (The contribution cut-off was set, and earnings above a set amount were excluded. Today the cut-off is $16,000). This was done to keep the focus on those workers who would have the greatest financial problems and need some public assistance.[3/] Workers who earn below the ceiling would receive a higher replacement of their earnings than those who earn more than the ceiling.[4/]

Social security is a system of income transfer. When earnings are taxed, they are immediately paid out to those presently eligible for retirement benefits. The money that one pays to Social Security does not wait in trust for that individuals retirement. It is used to support today's elderly.

The last principle of Social Security is that for an individual to receive his benefits, he or she must prove that they have, in effect, left the labor force. If an individual has earnings above a specified amount then the benefits will be withheld.[5/]

Eligibility:

To be eligible to receive benefits, one must meet certain requirements. The basic benefit, paid at sixty-five years of age, is based upon average monthly earnings below the earnings ceiling in covered employment. Benefits are limited by the ceiling placed on the earnings upon which a worker previously paid contributions. Only taxed earnings below this ceiling

enter into the calculation of the average monthly earnings used in the benefits formula. Total benefits are limited by a maximum amount.

A minimum benefit is provided for workers who would otherwise be eligible for very low benefits. [This benefit is payable to persons who have worked for the minimum number of quarters.]

A dependent benefit equal to fifty percent of the worker's benefits may be paid to a wife and children under age eighteen. When the children reach that age, Social Secuirty terminates until the surviving spouse reaches sixty. At sixty the surviving widow will receive some, but not all, of her husband's benefits. If she waits to age sixty-five, she receives one hundred percent of the benefit.

Early retirement benefits are paid to beneficiaries at age sixty-two through sixty-four. These benefits are reduced to take into account the longer period over which they will be paid.

To be fully insured for benefits, one has to work in covered employment for a specified number of years. Presently it is six years. After meeting this criteria, average wages are computed and benefits are paid. After receiving benefit status, an individual must not earn over three hundred dollars a month. If he does, his benefits will be decreased.[6/]

An individual, after meeting these requirements and receiving his full entitlement, may apply for Supplementary Security

Income. For an individual to receive an extra one thousand, eight hundred and ninety dollars a year and a couple to receive an extra two thousand, three hundred and twenty eight dollars a year, they must meet another set of requirements. These requirements are based on the assets of the individual or couple. An individual must not have more than fifteen hundred and a couple must not have more than two thousand, two hundred and fifty dollars. Neither can own a house assessed for more than twenty-five thousand dollars to receive assistance.[7/]

Appendix II

The Growth and Development of Pension Plans

Pension plans in this country have a longer history than Social Security. The first formal plan was established in 1875 by the American Express Company, then an appendage of a railroad.[8/] Unlike present day systems, this pension only provided benefits to permanently incapacitated workers who had served the company at least twenty years and had reached the age of sixty.[9/] These early pensions were of low priority. Concern was focused on labor laws, wages and working conditions. By 1900, this was changing and about a dozen plans emerged.[10/]

The early plans did not provide any vesting of benefits for employees. This meant that those employees who left their jobs for any reason lost the money that they had contributed to their pension. There was never any guarantee that the employee would receive his money even if he met the company's requirements. This was partly due to inadequate financing. Most companies financed their pensions like the social security system presently operates - on a pay as you go basis. Pension reserves were scarce and those that existed were insufficient to meet faster growing term liabilities.

Because employers were aware of the undependable financing, they protected themselves by offering no contractual agreement to their employees. In effect, employer's rights were protected and employees were not. Pensions were considered a gift to the

worker and could be taken away at any time. The retirement allowances depended on an "If and Maybe" proposition.[11/] If the company stayed in business . . . if the employee worked for the company for a specified number of years and did not die before retirement. . . if the employee was not laid off or fired. . . if the employee behaved in accordance with the company's values. . . and if the company decided not to abandon the plan, then, maybe the employee would receive his pension. This view was upheld in the courts in 1890, and again in 1902.[12/] The court ruled that the pension plans were a voluntary gift and that the employee would receive his gift at the sole discretion of the giver. The early pensions plans, without a contractual agreement and sound financial reserves, easily turned into a hollow promise.

The depression of the thirties and the consequent decline of the railroads illustrates the problems that occur when there are no financial reserves to back up pension promises. Railroad revenues began to decline and at the same time large numbers of employees were about to retire.[13/] The railroads tried to save themselves by cutting wage rates, reducing pensions by ten percent and even slowing down the rate of retirement. These measures were still not enough and the retirement system collapsed.

The federal government recognized that pensions were becoming a matter of public concern, and tried to take over and administer the plans. This action was later declared unconstitutional. Subsequent legislation was enacted and in 1935 the Railroad Retirement Act came into being.[14/]

Some labor unions had pension plans for their members. In the early years these pensions were not of high priority. The unions needed members. Short term benefits attracted them. Union pensions suffered the same financial problems as corporate ones. The beneficiary was dependent on the state of the plan's treasury at the time of his retirement. If there wasn't enough money, the retiree forfeited his pension.

In the union plans, the benefits were derived from the assessment of union members - as the number of retirees increased the union dues increased. This continued until the depression when these pensions collapsed. After the enactment of Social Security in 1935 a few unions offered pensions. They believed that social security would provide for the financial need of the elderly.[15/]

Pension plans emerged again in 1940. Social security had been a disappointment to labor. Pension plans became the new issue that unions began fighting for. At the same time that these interests were re-awakening, the Internal Revenue Act was

passed in 1942 and special tax incentives were made to encourage the formation of pension plans. This law also gave more protection to the employees who participated in these plans. During war-time wage freezes, pension plans became a way for employers to attract workers without committing themselves to any short term expenses and without violating the wage freeze.

The premise that pensions were a matter of right was fought for by John L. Lewis and the United Mine Workers between 1940-1943. This was the first important struggle by a large union to get pension plans into union contracts. Psychologically, it is likely that this fight was the single most influential force in the negotiated pension movement.[16] The publicity created by the strikes and government intervention on behalf of management brought national attention to the issue of collective bargaining for pension benefits.

Negotiations in the steel and auto industry followed the pattern set by the United Mine Workers. In the garment and construction industry, multi-employer pensions were set up. These systems received contributions from all workers in the same occupation and were responsible for disbursing benefits to the worker regardless of which employer he had worked for. This pooling of contributions from workers of the same trade established

the idea of benefit portability.

Pension plans became available in all large industries, including public sector employment. The development of the Carnegie free pension plan beginning in 1905, was the beginning of portable funds. Carnegie, a noted capitalist, who became a philantropist, was appalled at the low pay received by university teachers. He believed in the importance of a good education and was concerned that poor salaries would not attract good teachers. Using his own money, Carnegie established a free pension system to provide teachers at four year colleges with pensions. In order to qualify, the college had to be non-church affiliated and had to have an endowment of at least two hundred thousand dollars. Teachers had to be employed for at least six years before they could join.

The benefits were to be half the professor's average salary plus four hundred dollars. Provisions were available to a spouse in the case of the beneficiary's death. It soon became evident that the rapid growth of universities was more than Carnegie had anticipated. The pension obligations became overwhelming.

This free pension system led to the development of a portable retirement system for university teachers. This fund is

called Teacher's Insurance Annuity C.R.E.F. Association. It is presently one of the best plans in the country.

In 1926, federal tax exemption was given to pension funds. These funds were unregulated. In 1938, the company's which collected contributions from their employees were required for the first time to put these funds into trusts instead of using the money in any way they chose. In 1942, regulations were established to protect workers against discrimination within plans. Prior to this time, plans tended to favor higher wage earners who could afford large contributions. To avoid this type of discriminiation, tax exempt status was only given to pensions that covered seventy percent of all employees with five or more years of service. The second requirement of this regulation destroyed the "If and Maybe" proposition. If the employee remained with the company for the specified number of years, then, he was entitled to his full share of the contribution made by the employer in his name. This law was the beginning of vesting rights.

Vesting means that the employee owns his share plus the employers contributions to his pension. The 1974 Pension Reform Act established new vesting standards. Plans must meet vesting requirements in one of three ways:

1. Vesting of 100 percent after ten years of service.
2. Vesting of 25 percent after five years of service, and going up 5 percent for the next five years, and then 10 percent for each year thereafter. (100 percent vesting is reached after fifteen years)
3. Vesting of fifty percent after five years of service and when the sum of the employees age and his years of service reaches a total of forty five, 10 percent vesting would be accumulated for each year of employment thereafter.

The 1974 reforms establishes other protection for the employees. First, plan termination insurance was established up to $750 monthly for employees whose plans terminate with insufficient funds. Second, individual tax-exempt accounts which may be established by workers with private or public pensions up to $1,500 annually of fifteen percent of annual compensation may be invested. Third, new disclosure regulations permit participants to request annually a statement of accrued benefits and vesting status. Fourth, the Social Security Administration receives reports from employers of vested benefits due retired workers. The administration notifies employees of their vested benefits.

This law was passed by both houses of Congress by a very wide margin.[17/]

Appendix III

Social Security and Pension Plans Today

After Social Security was established, Americans came to believe that their old age financial needs would be taken care of by their social security and pension benefits. They have been disappointed. Today, three to three and a half million older Americans are poor by government standards.[18/] The aged are the fastest growing poverty group in this country.

Nine out of every ten Americans will receive social security when they retire. An individual can receive a maximum of $259 a month and a couple is eligible for $389 a month.[19/] Few people receive the maximum.[20/] The average monthly benefits as of 1973 were as follows: $161 for an individual, $270 for a couple and $137 for a widow.

Although it is believed that Social Security is a pension, there are important differences. Social Secuirty's goal was to create jobs for the young.[21/] This was accomplished by encouraging older workers to remain out of the labor market with the promise of money. Receiving money was made conditional on meeting a retirement test. In the original legislation, wages were not paid to anyone who was still working in covered employment. In January 1973, the retirement test was set at $2,400 a year. Any earnings above that amount meant that Social Security benefits would begin to be withheld.

Social Security contains an escalator clause which provides automatic cost of living increases. This keeps the beneficiaries at the same economic level while it increases the burden on those in the labor force. In 1940, ten workers supported one retiree. In 1972, three workers supported one retiree.[22/] When children of the post-World War II baby boom reach retirement age, the burden of their support will be on fewer and fewer workers because of the steadily declining birth rate of the last twenty-five years. This and continued increases in the cost of living cast uncertainty on the future financing of social security.

The lack of adequate income from social security makes pensions the last hope for many workers. Yet only half of the workers in private industry are enrolled in pension plans. As of 1974, only 5% of those retirees who had been in pension plans had received their money.[23/]

Up until 1974, pension funds were an unregulated source of wealth. There were no regulations or audits, and employee contributions were uninsured. Vesting rights were practically nonexistent and 92% of all workers who left their jobs before retirement received none of the pension which they had been building.

The Pension Reform Act of 1974 is not a major piece of legislation. It provides help for the worker, but many pension weaknesses are not dealt with. They include: (1) it fails to make pension plans mandatory in private industry, (2) there are no mandatory escalator clauses for cost of living increases, (3) state and local governments are not covered by the act, (4)there are no portability requirements, (5) survivor's benefits are only required to be 50% of the spouse's, and (6) vesting rights require five years of employment with the same employer.

Pension plans have large impacts on the economy and on workers. They lead to a reduction in labor mobility. Workers are tied to their jobs by the fear of losing their pensions. The labor force becomes static. Workers are held captive to employers. Another important impact of the private pension funds

is their huge concentration of economic power. Private pensions made gross purchases of 21.7 billion dollars in common stock during 1973. Whoever controls the purchases and sales of all this stock hold enormous power in the economy. Profits from the investing of this 21.7 billon dollars amounted to 8.9 billion dollars. While workers receive barely adequate pensions, a handful of people are making astonishing profits.[26/]

Two-thirds of all private pension funds are managed by the trust departments of banks. For most of these fund assets, the banks have the sole power to make investments and vote their shares.[27/] This means that through the use of pension accounts, banks have accumulated control over significant amounts of stock in corporations. Their use of this power is not necessarily always in the best interests of the workers who contribute to pension funds.

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